UNUM VOLUNTARY TERM LIFE INSURANCE

If you did not purchase voluntary term life insurance through UNUM you may do so during our open enrollment period each year.

Voluntary term life insurance can be purchased in increments of $10,000 for employees, $5,000 for spouse, and $2,000 per child. Evidence of insurability will be required for all amounts of insurance purchased.

If you currently have voluntary term life insurance and want to change your election to meet your changing personal needs, you may also do this during the open enrollment period. Any increase in your coverage over the guarantee issue will be subject to evidence of insurability.

PRUDENTIAL VOLUNTARY ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

For benefit eligible employees, there is a death benefit of $70,000. The premium for this insurance is paid for by Utica College, through Prudential. If a death or other injuries is caused by a covered accident, an additional $70,000 of Accidental Death and Personal Loss coverage is paid. The premium for that benefit is also paid for by Utica College.

In addition to the coverage paid for by the College, additional voluntary Accidental Death and Dismemberment insurance is available to benefit eligible employee to further protect themselves and/or their family with extra coverage that is payable in the event of accidents.